



How to Instruct Consumers to Insert Your National Producer Number on Marketplace Applications

This tip sheet provides you, an agent or broker registered with the Federally-facilitated Marketplace (FFM), with instructions on how to direct consumers to insert your National Producer Number (NPN) on Marketplace¹ applications, if you helped a consumer complete an application. Both your NPN and your name are required to record your assistance on the Marketplace enrollment transaction.

Creating or Updating an Application on HealthCare.gov

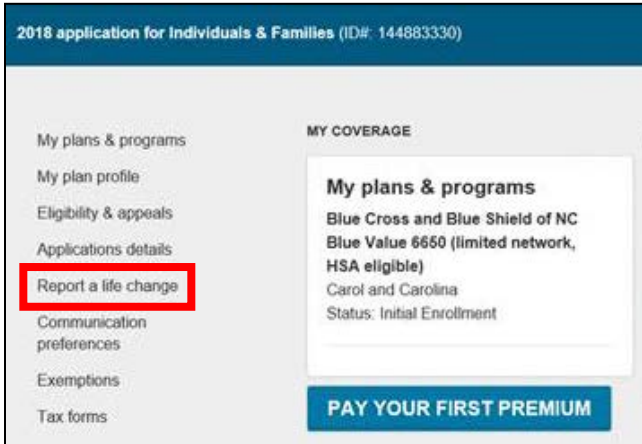
The consumer logs directly into the HealthCare.gov site, using his or her own Marketplace user account. After the consumer logs in, you will work with the consumer to assist with completion of the eligibility application and plan selection. In the eligibility portion of the application, the consumer is prompted to enter your name and NPN on the application to indicate that you assisted him or her. You should provide this information to the consumer and help ensure that the consumer correctly fills the information in. This is important for receiving your compensation² from issuers with whom you have a contractual relationship, if applicable.

Question: If the consumer's eligibility application has already been completed and the consumer has received an Eligibility Determination Notice, is it too late to get credit for assisting with that application?

Response: No. You or the consumer can submit a **Change in Circumstances (CIC)**, where you or the consumer can enter your NPN on the eligibility application. If the consumer does not qualify for a special enrollment period (SEP) when the CIC is reported (and it is not during the Open Enrollment period), CMS will still send any new NPN to the issuer on an 834 enrollment transaction after completion of the CIC.

Instruct the consumer to take the following steps:

- Log in to his or her HealthCare.gov account
- Go to "My Applications & Coverage"
- Select "Report a life change" from the menu on the left
- Select "Report a change in my household's income, size, or other information" from the popup screen and select "Continue"
- Continue to advance through the eligibility portion of the application until he or she gets to the NPN entry screen
- Follow the instructions above to enter your NPN to indicate you assisted him or her with this application



¹ In this document the term "Marketplace" refers to FFM and State-based Marketplaces on the Federal Platform (SBM-FPs).

² Compensation includes commissions, fees, or other incentives as established in the relevant contract between an issuer and the agent or broker.

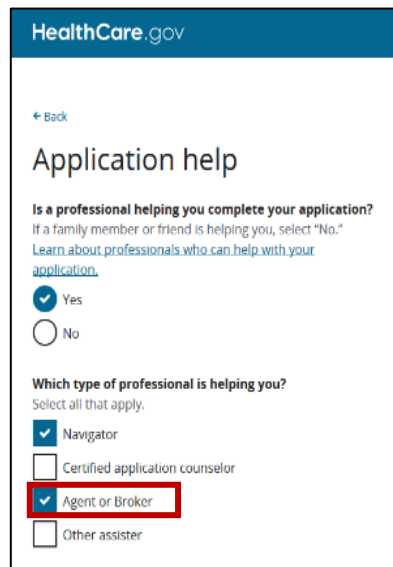


Note: If you are assisting your client using a non-Exchange website through a Direct Enrollment Pathway, please be aware that not all Direct Enrollment partners support the submission of a CIC that does not qualify for an SEP. If this is the case, your client can still use HealthCare.gov to report a life change and add your NPN to his or her application by following the instructions above.

Question: If the applicant has already gone beyond where the agent NPN is entered, but has not yet completed the application, how do I insert my NPN on that application?

Response: You or your client **must** enter your NPN when completing the eligibility portion of the application. If the eligibility application has not been completed, you or the consumer should be able to navigate backwards in the application, to get back to the section where you or the consumer can enter your NPN.

- If your client is using the streamlined (shorter) HealthCare.gov application, you and your client will encounter a screen titled “Application Help.” Make sure your client checks the “Agent or Broker” box on this screen. This will produce a new set of fields, including one labeled “National Producer Number,” which is where your client should enter your NPN to indicate that you assisted him or her with this application.



HealthCare.gov

← Back

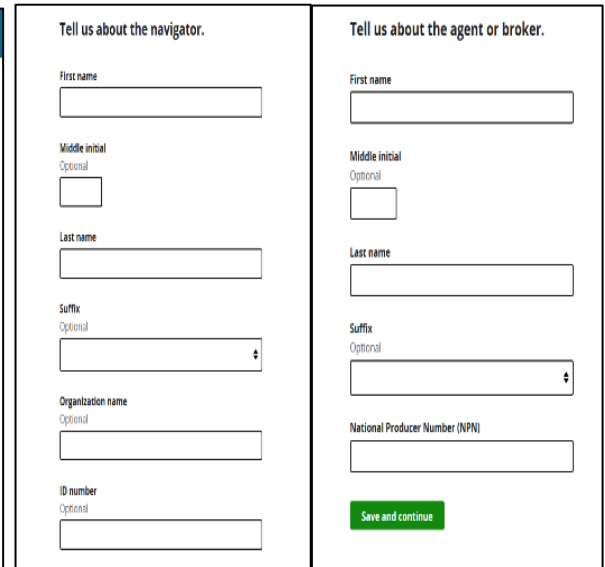
Application help

Is a professional helping you complete your application?
If a family member or friend is helping you, select “No.”
[Learn about professionals who can help with your application.](#)

☒ Yes
☐ No

Which type of professional is helping you?
Select all that apply.

☒ Navigator
☐ Certified application counselor
☒ Agent or Broker
☐ Other assister



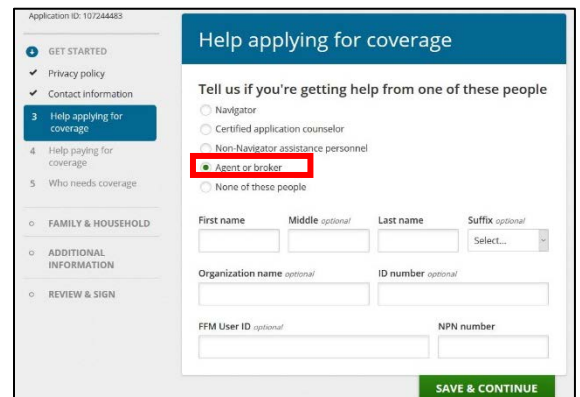
Tell us about the navigator.

First name
Middle initial
Optional
Last name
Suffix
Optional
Organization name
Optional
ID number
Optional

Tell us about the agent or broker.

First name
Middle initial
Optional
Last name
Suffix
Optional
National Producer Number (NPN)
Save and continue

- If using the full (longer) HealthCare.gov application, you and your client will encounter a screen with the heading “Help applying for coverage” and the instruction to “Tell us if you’re getting help from one of these people.” Your client should confirm or enter your FFM User ID and NPN and other relevant information in the fields that display on this screen to indicate that you provided assistance.



Application ID: 107244483

GET STARTED
✓ Privacy policy
✓ Contact information
3 Help applying for coverage
4 Help paying for coverage
5 Who needs coverage

o FAMILY & HOUSEHOLD
o ADDITIONAL INFORMATION
o REVIEW & SIGN

Help applying for coverage

Tell us if you're getting help from one of these people

☐ Navigator
☐ Certified application counselor
☐ Non-Navigator assistance personnel
☒ Agent or broker
☐ None of these people

First name Middle optional Last name Suffix optional
Organization name optional ID number optional
FFM User ID optional NPN number
SAVE & CONTINUE



Note: If the consumer is re-enrolling and entered a different agent's or broker's NPN for the prior plan year, the screen will be pre-populated with that agent's or broker's NPN. The consumer should update all information that is pre-populated (like the agent's or broker's name and NPN) as appropriate.

When Interacting with the Marketplace Call Center

Consumers can contact the Marketplace Call Center to authorize your access to their information and your work with the Call Center's Customer Service Representatives on their behalf for up to 365 days. This Marketplace authorization is not the same as ensuring your NPN is on the consumer's application for payment purposes with issuers.

Consumers who want to provide you with this type of access should:

- Provide the Marketplace Call Center with your full name and NPN
- Complete the authorization prior to the start of Open Enrollment
- Call the Marketplace Call Center every 365 days to reauthorize your access

When a consumer that you previously assisted uses the Marketplace Call Center to update his or her application during the year, your NPN stays with the application unless the consumer (or his or her legal representative) actively removes or changes it, or requests that the Marketplace Call Center representative change the agent or broker of record on the application. Marketplace Call Center representatives will not remove your NPN from an application unless requested by the consumer or his or her legal representative.



Note: Even if there is a previous authorization/NPN record, instruct your client to always provide your information if a Marketplace Call Center representative asks if anyone helped him or her.



Note: If you have reason to believe that your NPN (or agency/brokerage NPN) should have been included on a consumer's Marketplace enrollment transaction, but it was not, you should contact the respective qualified health plan issuer directly to discuss the situation.